

**DECLARATION OF TOBY JERRELL JOHNSON
INTRODUCTION AND SUMMARY OF OBSERVATIONS**

1. My name is Toby Jerrell Johnson. My curriculum vitae is attached as Exhibit A.
2. I am the sole owner of Omega Building Consultants and presently reside in Jackson, Tennessee.
3. I have worked in the property insurance industry for more than 20 years and have obtained and maintained insurance adjuster licenses for the past 19 years. I am both an independent claims adjuster and a public insurance adjuster. I also frequently serve on property insurance appraisal panels, both as an appraiser and umpire. I have also been designated as a court-appointed insurance appraisal umpire and have served as an arbitrator member for arbitration tribunals concerning property insurance disputes. I have served as an appraisal umpire and as an appraiser, both on behalf of, and opposite to various property insurers.
4. Over my years working as an insurance adjuster, I have adjusted claims on behalf of more than 70 different property insurance companies including seven of the largest property insurance carriers in the United States. I am also frequently engaged as a public insurance adjuster on behalf of policyholders. Although I have handled liability claims for insurance companies, 99% of my assignments have been first-party property damage claims. Additionally, I have adjusted losses on behalf of insurance companies as the principal field adjuster for at least 25 first-party property damage claims in Missouri.
5. I have obtained several different insurance industry-related licenses in several different states, all as detailed in the attached CV.
6. My hourly rate for this project is \$450 per hour.

7. I am familiar with the software utilized by the property claims industry known as Xactimate® estimating software.

8. Xactimate® by Xactware, is a computer software program for estimating construction and repair costs that is widely used by insurance companies.

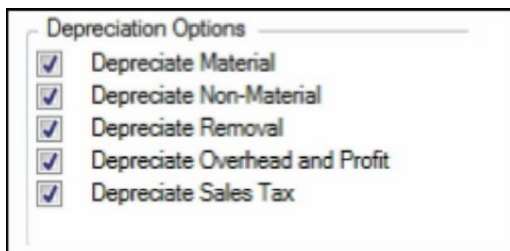
9. I have utilized Xactimate® software for approximately 17 years. I have been accredited and recertified as a level 3 certified Xactimate® expert, which is described by Xactimate® as a person having full mastery of Xactimate® and is considered a subject matter expert. I have also written several thousand Xactimate® estimates in my career on behalf of insurance companies and policyholders. I have also trained insurance adjusters on the proper use of Xactimate® in the context of accurately estimating property damage on behalf of insurance carriers.

10. Xactimate® calculates the actual cash value (“ACV”) for a structural loss exclusively through the “replacement cost less depreciation” methodology. The software does not calculate actual cash value through property appraisals or otherwise determine the market value of a property.

11. Xactimate® prompts an adjuster to enter data into various data fields from drop down menus, check boxes and other prompts seeking text, numbers, or codes. Once the applicable claim data is entered, the adjuster enters line items for the damaged items he or she is estimating. Once all the line items are entered, the software calculates the amounts of replacement cost, actual cash value, net actual cash value (ACV minus the deductible), as well as various categories of depreciation mandated by the insurance company to be depreciated.

12. The data file associated with an Xactimate® estimate is called an .ESX file. This is equivalent to a .PDF file for Adobe or an .XLS file for Microsoft Excel.

13. An insurance company can take the coverage position that it will withhold future repair labor from an ACV payment by “depreciating labor.” In Xactimate®, this coverage position is expressed by the use of the “depreciation option settings” in Xactimate®. A screen shot of these settings is set forth below:



14. The withholding of future repair labor from an ACV payment is a function of affirmatively using the “Depreciate Non-Material,” “Depreciate Removal,” and/or “Depreciate Overhead and Profit” functions within the software. Specifically, these functions will withhold labor from an ACV payment.

15. It is simple to determine the amount of labor depreciation withheld on any given property insurance claim with an .ESX file. Utilizing Xactimate® software, a user can open the .ESX file that contains all germane claim data information. Next, the user can toggle off the boxes labeled “Depreciate Non-Material” and/or “Depreciate Removal” and/or “Depreciate Overhead and Profit.” Finally, the user can compare the difference between the original ACV estimate and the ACV estimate without the labor depreciation settings applied. Again, the three steps for determining the principal amount of improper labor withholding are very simple: (1) note the Net Actual Cash Value Payment at the time of settlement; (2) uncheck the boxes labeled Depreciate Non-Material and/or Depreciate Removal and/or Depreciate Overhead and Profit; and (3) take the difference between the two ACV figures.

16. I have received the .ESX file associated with the Ledfords’ claim.

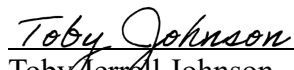
17. Travelers affirmatively applied the “Depreciate Non-Material” depreciation option setting to the Xactimate® estimate used to calculate the ACV payment totaling \$6,840.07.¹

18. Travelers withheld \$2,207.95 in labor depreciation withholdings from the ACV payment totaling \$6,840.07. Specifically, if Travelers had turned off the depreciation option setting labeled “Depreciate Non-Material,” the ACV of the Ledfords’ loss would have increased from \$6,840.07 to \$9,048.02, and the ACV payment would have increased by \$2,207.95.

19. Copies of Travelers Xactimate® estimate, with and without non-material depreciation, are attached hereto at Exhibits B and C.

I declare under penalty of perjury that the foregoing is true and correct to the best of my knowledge and belief.

Dated: 7/31/2023


Toby Jerrell Johnson

¹ Travelers also applied the “Depreciate Overhead and Profit” setting. However, that setting was immaterial to the depreciation calculation for the Ledfords’ loss because Travelers did not award overhead and profit in the first instance.

EXHIBIT A

Curriculum Vitae



Toby J. Johnson

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Toby@Omegabcs.com

PROFESSIONAL BIOGRAPHY:

Toby Johnson is an insurance consultant and adjuster with more than twenty-years' experience and has adjusted insurance claims in nineteen states on behalf of more than seventy insurance companies, including seven of the largest carriers in the United States. Having acquired more than fifteen-years' experience as an insurance carrier and policyholder appraiser, Mr. Johnson is frequently called upon to serve as a neutral appraisal umpire across the country and has successfully resolved complex disputes on losses in excess of \$20 million. Holding "IAUA" and "P.L.A.N." appraisal and umpire certifications, Mr. Johnson has presided as an appraisal umpire in excess of 250 times for appraisals located in Alabama, Florida, Georgia, Indiana, Iowa, Kentucky, Louisiana, Maryland, Michigan, Mississippi, Missouri, Nebraska, North Carolina, South Carolina, Tennessee, Texas, and Wyoming. Mr. Johnson has also been designated as a court appointed neutral umpire in numerous courts across Florida, Iowa, Kentucky, North Carolina, Tennessee, and Wyoming, and has also served as an arbitrator member for Arbitration Tribunals concerning property insurance dispute resolution matters. Mr. Johnson is also accredited as a Continuing Education (CE) Provider by the Florida Department of Financial Services specifically related to appraisal and umpire certification curriculum.

Licensed in numerous states as an adjuster and with vast experience working on behalf of both insurance companies and policyholders, Mr. Johnson is uniquely positioned to offer an independent evaluation of claims and is often called on to serve as a building consultant or expert witness in various settings. Having handled more than 6,000 first-party insurance claims, Mr. Johnson has experience and expertise in evaluating and estimating a variety of structure losses. Credentialed as a Level III Xactimate Subject Matter Expert and certified for Advanced Property Adjusting, combined with extensive experience in working with a multitude of general contractors, engineers, adjusters, and building consultants, Mr. Johnson is skilled at estimating losses and is frequently called upon to accurately evaluate and determine the amount of loss on property damage claims. Mr. Johnson has also been recognized as an expert witness in both State and Federal Courts.

Having personally evaluated more than 6,000 roof systems totaling more than 30 million square feet, Mr. Johnson is uniquely skilled at appraising roof related damage and repair costs. Mr. Johnson has received accreditation by Haag Engineering, Co. as a Haag Certified Inspector for both Residential and Commercial roof systems. Mr. Johnson also holds certifications from Liberty Mutual, USAA, and Texas Windstorm specifically to evaluate wind and hail related damage.

Mr. Johnson has obtained eight "IICRC" designations from the Institute of Inspection Cleaning and Restoration Certification related to fire and smoke restoration and has also earned his certification from Restoration Sciences Academy (RSA) in Fire, Odor Control, Upholstery, Fabric, and Carpet Cleaning and Restoration. Mr. Johnson has successfully obtained the highest level of education and training available from the IICRC in fire restoration and is recognized as a "Master Fire & Smoke Restorer" by the IICRC Board of Directors. Mr. Johnson has personally evaluated hundreds of fire losses on both residential and commercial structures and has presented millions of dollars in repair estimates related to fire and smoke restoration.

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Curriculum Vitae**PROFESSIONAL INDUSTRY SPECIFIC ACCREDITATIONS:**

Alabama: - Independent Insurance Adjuster	#0445549
AMCAT: - Advanced Property Adjusting Certification	#A702
California: - Earthquake Adjuster Certified	#021207
Florida: - All Lines Independent Insurance Adjuster	#E162023
Haag Engineering Co. - Commercial Roof Inspector Certified	#201904110
Haag Engineering Co. - Residential Roof Inspector Certified	#201904110
HomeWise: - Property Adjuster Certification	#022410
IAUA: - Property Appraiser and Umpire Certified	#101419
IICRC: - Carpet Cleaning Certified	#229425
IICRC: - Fire and Smoke Restoration Certified	#229425
IICRC: - Health & Safety Equivalent Certified	#229425
IICRC: - Journeyman Fire & Some Restorer Certified	#229425
IICRC: - Journeyman Textile Cleaner Certified	#229425
IICRC: - Master Fire and Smoke Restorer Certified	#229425
IICRC: - Odor Control Certified	#229425
IICRC: - Upholstery & Fabric Cleaning Certified	#229425
Indiana: - Property & Casualty Independent Insurance Adjuster	#847842
Kentucky: - Independent Insurance Adjuster	#643100
Liberty Mutual: - Hail Investigation Procedures Certified	#070507
Louisiana: - Comprehensive Independent Insurance Adjuster	#439117
Louisiana: - Registered Insurance Appraiser	#439117
Minnesota: - Multiple Lines Independent Catastrophe Adjuster	#40104706
Mississippi: - Independent Insurance Adjuster	#10050076
Mississippi: - Public Insurance Adjuster	#10050076
Oklahoma: - Property Independent Insurance Adjuster	#40049138
OSHA: - OSHA 10 Certified	#34006126499
P.L.A.N.: - Property Loss Appraiser & Umpire Certified	#627282919
Restoration Sciences Academy: - Carpet Cleaning Certified	#0702038A
Restoration Sciences Academy: - Fire Restoration Certified	#0151
Restoration Sciences Academy: - Odor Control Certified	#0111
Restoration Sciences Academy: - Upholstery & Fabric Cleaning Certified	#0702023A
Shelter Insurance: - Property Adjuster Certification	#041110
Tennessee: - Public Insurance Adjuster	#2282596
Texas: - All Lines Independent Insurance Adjuster	#1308860
Texas: - Public Insurance Adjuster	#1970291
Texas Fair Plain Association: - Residential Adjuster Certified	#104484
Texas Windstorm Insurance Association: - Commercial Adjuster Certified	#104483
Texas Windstorm Insurance Association: - Residential Adjuster Certified	#104484
USAA: - Catastrophe Property Adjuster Certified	#033016
Xactware: - Xactimate Level 3 Subject Matter Expert Certified	#1513757

INDUSTRY SPECIFIC PROFESSIONAL EXPERIENCE:

2019—2023: Principal & Founder
Omega Building Consultants & Omega Insurance Appraisals
Jackson, Tennessee

2018—2023 Property Loss Appraiser
Unity Claims Management
Frisco, Texas

2014—2023: President
Cornerstone Public Adjusting & Consulting
Jackson, Tennessee

2010—2014: Property & Casualty Claims Adjuster
Wardlaw Claims Service
Waco, Texas

2005—2015: Senior Property Claims Adjuster
Ideal Adjusting
Sugarland, Texas

2005—2017: Catastrophic Property Claims Adjuster
Mason Claim Services
Boerne, Texas

2004—2009: Property & Casualty Claims Adjuster
Accurate Insurance Claims Service
Knoxville, Tennessee

2001-2004: Apprenticeship for Property Insurance Claims Adjusting
Johnson Insurance
Aspermont, Texas

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Curriculum Vitae**TECHNICAL ACTIVITIES:****Court Appointments:**

- Approved as an expert witness by the Federal Court of the United States District Court for the Southern District of Alabama
- Approved as an expert witness by the Circuit Court of Henderson County Tennessee
- Court Appointed to serve as a Neutral Appraisal Umpire by the Circuit Court of the 26th Judicial District, Division III, of Madison, Chester, and Henderson Counties, Tennessee
- Court Appointed to serve as a Neutral Appraisal Umpire by the Circuit Court of the 30th Judicial District, Division I, of Jefferson County, Kentucky
- Court Appointed to serve as a Neutral Appraisal Umpire by the Circuit Court of the 21st Judicial District, Division IV, of Williamson, Hickman, Lewis, and Perry Counties, Tennessee
- Court Appointed to serve as a Neutral Appraisal Umpire by the Circuit Court of the 13th Judicial District, Division IV, of Shelby County, Tennessee
- Court Appointed to serve as a Neutral Appraisal Umpire by the Chancery Court of the 26th Judicial District, of Madison, Chester, and Henderson Counties, Tennessee
- Court Appointed to serve as a Neutral Appraisal Umpire by the Circuit Court of the 14th Judicial Circuit, in and for Bay County, Florida
- Court Appointed to serve as a Neutral Appraisal Umpire by the District Court of the 6th Judicial District, of Campbell County, Wyoming
- Court Appointed to serve as a Neutral Appraisal Umpire by the District Court for the Western District, Charlotte Division, North Carolina
- Court Appointed to serve as a Neutral Appraisal Umpire by the District Court in and for Lynn County, Sixth Judicial District of Iowa

Insurance Appraisal and Appraisal Umpire Service:

- Served in the capacity of an Arbitrator, Appraiser, and Appraisal Umpire during Alternative Dispute Resolution (ADR) settings
- Appointed by insurance carriers to act within the Appraisal provisions of the insurance contract
- Appointed by policyholders to act within the Appraisal provisions of the insurance contract
- Appointed by defense counsel to act within the Appraisal provisions of the insurance contract
- Appointed by plaintiff counsel to act within the Appraisal provisions of the insurance contract

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Curriculum Vitae

TECHNICAL ACTIVITIES CONTINUED:**Partial List of Insurance Appraisal and Appraisal Umpire Experience:**

- 2022 - Court Appointed Umpire by Judge Sean McPartland - Derecho Loss
- 2022 - Court Appointed Umpire by Judge David S. Cayer - Wind Loss
- 2022 - Court Appointed Umpire by Judge Stuart Healy III - Hail Loss
- 2022 - Appointed Umpire by both Parties' Appraiser - Fire Loss
- 2022 - Court Appointed Umpire by Judge William Henry - Hurricane Loss
- 2022 - Appointed Appraiser by Insurance Carrier - Wind Loss
- 2022 - Appointed Umpire by both Parties' Appraiser - Wind Loss
- 2022 - Appointed Umpire by both Parties' Appraiser - Hail Loss
- 2022 - Appointed Appraiser by Policyholder - Tornado Loss
- 2022 - Appointed Appraiser by Policyholder - Hail Loss
- 2022 - Appointed Appraiser by Policyholder - Hail Loss
- 2022 - Court Appointed Umpire by Judge Steven Maroney - Wind Loss
- 2022 - Appointed Appraiser by Policyholder - Hail Loss
- 2022 - Appointed Umpire by both Parties' Appraiser - Wind Loss
- 2021 - Appointed Umpire by both Parties' Appraiser - Tornado Loss
- 2021 - Appointed Umpire by both Parties' Appraiser - Tornado Loss
- 2021 - Appointed Appraiser by Policyholder - Wind Loss
- 2021 - Appointed Umpire by both Parties' Appraiser - Wind Loss
- 2021 - Appointed Appraiser by Insurance Carrier - Wind Loss
- 2021 - Appointed Appraiser by Policyholder - Hail Loss
- 2021 - Appointed Umpire by both Parties' Appraiser - Wind Loss
- 2021 - Appointed Umpire by both Parties' Appraiser - Hail Loss
- 2021 - Appointed Appraiser by Policyholder - Wind Loss
- 2021 - Appointed Umpire by both Parties' Appraiser - Wind Loss
- 2021 - Appointed Appraiser by Policyholder - Hail Loss
- 2021 - Appointed Appraiser by Policyholder - Wind Loss
- 2021 - Appointed Umpire by both Parties' Appraiser - Wind Loss
- 2021 - Appointed Appraiser by Insurance Carrier - Wind Loss
- 2021 - Appointed Umpire by both Parties' Appraiser - Wind Loss
- 2021 - Appointed Umpire by both Parties' Appraiser - Hail Loss
- 2021 - Appointed Umpire by both Parties' Appraiser - Hail Loss
- 2021 - Appointed Appraiser by Policyholder - Hail Loss
- 2021 - Appointed Umpire by both Parties' Appraiser - Hail Loss
- 2021 - Appointed Umpire by both Parties' Appraiser - Wind Loss
- 2020 - Appointed Umpire by both Parties' Appraiser - Hail Loss
- 2020 - Appointed Umpire by both Parties' Appraiser - Hail Loss
- 2020 - Appointed Umpire by both Parties' Appraiser - Wind Loss
- 2020 - Appointed Umpire by both Parties' Appraiser - Wind Loss
- 2020 - Appointed Umpire by both Parties' Appraiser - Hurricane Loss
- 2020 - Appointed Umpire by both Parties' Appraiser - Wind Loss
- 2020 - Appointed Umpire by both Parties' Appraiser - Hail Loss
- 2020 - Court Appointed Umpire by Judge Gina Higgins - Wind Loss
- 2020 - Appointed Umpire by both Parties' Appraiser - Water Loss
- 2020 - Appointed Appraiser by Insurance Carrier - Water Loss
- 2020 - Appointed Appraiser by Policyholder - Hail Loss
- 2020 - Appointed Appraiser by Insurance Carrier - Wind Loss
- 2020 - Appointed Appraiser by Insurance Carrier - Hail Loss
- 2020 - Appointed Appraiser by Insurance Carrier - Hail Loss
- 2020 - Appointed Umpire by both Parties' Appraiser - Tornado Loss
- 2020 - Appointed Umpire by both Parties' Appraiser - Hail Loss
- 2020 - Appointed Umpire by both Parties' Appraiser - Wind Loss
- 2020 - Appointed Umpire by both Parties' Appraiser - Hail Loss
- 2020 - Appointed Appraiser by Insurance Carrier - Hail Loss

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TECHNICAL ACTIVITIES CONTINUED:**Insurance Appraisal and Umpire History Continued:**

- 2020 - Appointed Umpire by both Parties' Appraiser - Hail Loss
- 2020 - Appointed Umpire by both Parties' Appraiser - Hail Loss
- 2020 - Appointed Umpire by both Parties' Appraiser - Hail Loss
- 2020 - Appointed Umpire by both Parties' Appraiser - Wind Loss
- 2020 - Appointed Umpire by both Parties' Appraiser - Hail Loss
- 2020 - Appointed Umpire by both Parties' Appraiser - Hail Loss
- 2020 - Appointed Umpire by both Parties' Appraiser - Wind Loss
- 2020 - Appointed Appraiser by Insurance Carrier - Hurricane Loss
- 2020 - Appointed Appraiser by Policyholder - Tornado Loss
- 2020 - Appointed Umpire by both Parties' Appraiser - Wind Loss
- 2020 - Appointed Appraiser by Policyholder - Hail Loss
- 2020 - Appointed Umpire by both Parties' Appraiser - Wind Loss
- 2020 - Appointed Umpire by both Parties' Appraiser - Wind Loss
- 2020 - Appointed Umpire by both Parties' Appraiser - Hail Loss
- 2020 - Appointed Umpire by both Parties' Appraiser - Wind Loss
- 2020 - Appointed Umpire by both Parties' Appraiser - Hail Loss
- 2020 - Appointed Umpire by both Parties' Appraiser - Hail Loss
- 2020 - Appointed Umpire by both Parties' Appraiser - Hail Loss
- 2020 - Appointed Umpire by both Parties' Appraiser - Hail Loss
- 2020 - Appointed Appraiser by Policyholder - Wind Loss
- 2020 - Appointed Umpire by both Parties' Appraiser - Wind Loss
- 2020 - Appointed Umpire by both Parties' Appraiser - Hail Loss
- 2020 - Appointed Appraiser by Policyholder - Hail Loss
- 2020 - Appointed Umpire by both Parties' Appraiser - Hail Loss
- 2020 - Appointed Umpire by both Parties' Appraiser - Wind Loss
- 2020 - Appointed Umpire by both Parties' Appraiser - Hail Loss
- 2020 - Appointed Umpire by both Parties' Appraiser - Hail Loss
- 2020 - Appointed Umpire by both Parties' Appraiser - Hail Loss
- 2020 - Appointed Umpire by both Parties' Appraiser - Wind Loss
- 2020 - Appointed Umpire by both Parties' Appraiser - Wind Loss
- 2020 - Appointed Umpire by both Parties' Appraiser - Hurricane Loss
- 2020 - Appointed Umpire by both Parties' Appraiser - Wind Loss
- 2020 - Appointed Umpire by both Parties' Appraiser - Hail Loss
- 2020 - Appointed Umpire by both Parties' Appraiser - Tornado Loss
- 2020 - Appointed Umpire by both Parties' Appraiser - Hail Loss
- 2020 - Appointed Umpire by both Parties' Appraiser - Wind Loss
- 2020 - Appointed Umpire by both Parties' Appraiser - Hail Loss
- 2020 - Appointed Appraiser by Insurance Carrier - Hail Loss
- 2020 - Appointed Umpire by both Parties' Appraiser - Hail Loss
- 2020 - Appointed Umpire by both Parties' Appraiser - Hail Loss
- 2020 - Appointed Umpire by both Parties' Appraiser - Hail Loss
- 2020 - Appointed Umpire by both Parties' Appraiser - Hail Loss
- 2020 - Appointed Umpire by both Parties' Appraiser - Wind Loss
- 2020 - Appointed Umpire by both Parties' Appraiser - Hail Loss
- 2020 - Appointed Umpire by both Parties' Appraiser - Hail Loss
- 2020 - Appointed Umpire by both Parties' Appraiser - Wind Loss
- 2020 - Appointed Appraiser by Insurance Carrier - Hurricane Loss
- 2020 - Appointed Appraiser by Policyholder - Tornado Loss
- 2020 - Appointed Umpire by both Parties' Appraiser - Wind Loss
- 2020 - Appointed Appraiser by Policyholder - Hail Loss
- 2020 - Appointed Umpire by both Parties' Appraiser - Wind Loss
- 2020 - Appointed Umpire by both Parties' Appraiser - Wind Loss
- 2020 - Appointed Umpire by both Parties' Appraiser - Hail Loss
- 2020 - Appointed Umpire by both Parties' Appraiser - Wind Loss
- 2020 - Appointed Appraiser by Insurance Carrier - Hurricane Loss
- 2020 - Appointed Appraiser by Policyholder - Tornado Loss
- 2020 - Appointed Umpire by both Parties' Appraiser - Wind Loss
- 2020 - Appointed Appraiser by Policyholder - Hail Loss
- 2020 - Appointed Umpire by both Parties' Appraiser - Wind Loss
- 2020 - Appointed Umpire by both Parties' Appraiser - Hail Loss
- 2020 - Appointed Umpire by both Parties' Appraiser - Wind Loss
- 2020 - Appointed Umpire by both Parties' Appraiser - Wind Loss

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Curriculum Vitae

TECHNICAL ACTIVITIES CONTINUED:**Insurance Appraisal and Umpire History Continued:**

- 2020 - Appointed Umpire by both Parties' Appraiser - Water Loss
- 2020 - Appointed Umpire by both Parties' Appraiser - Lightning Loss
- 2020 - Appointed Appraiser by Policyholder - Wind Loss
- 2020 - Appointed Umpire by both Parties' Appraiser - Water Loss
- 2020 - Appointed Umpire by both Parties' Appraiser - Hail Loss
- 2020 - Appointed Umpire by both Parties' Appraiser - Wind Loss
- 2020 - Appointed Umpire by both Parties' Appraiser - Wind Loss
- 2020 - Appointed Umpire by both Parties' Appraiser - Wind Loss
- 2020 - Appointed Umpire by both Parties' Appraiser - Tornado Loss
- 2020 - Appointed Umpire by both Parties' Appraiser - Wind Loss
- 2020 - Appointed Appraiser by Policyholder - Wind Loss
- 2020 - Appointed Appraiser by Policyholder - Tornado Loss
- 2020 - Appointed Appraiser by Policyholder - Hail Loss
- 2020 - Appointed Appraiser by Policyholder - Hail Loss
- 2020 - Appointed Umpire by both Parties' Appraiser - Hail Loss
- 2020 - Appointed Umpire by both Parties' Appraiser - Tornado Loss
- 2020 - Appointed Appraiser by Policyholder - Hail Loss
- 2020 - Appointed Umpire by both Parties' Appraiser - Tornado Loss
- 2020 - Appointed Umpire by both Parties' Appraiser - Hail Loss
- 2020 - Appointed Umpire by both Parties' Appraiser - Wind Loss
- 2020 - Appointed Appraiser by Insurance Carrier - Tornado Loss
- 2020 - Appointed Umpire by both Parties' Appraiser - Hail Loss
- 2020 - Appointed Umpire by both Parties' Appraiser - Water Loss
- 2020 - Appointed Umpire by both Parties' Appraiser - Hail Loss
- 2020 - Appointed Umpire by both Parties' Appraiser - Wind Loss
- 2020 - Appointed Umpire by both Parties' Appraiser - Wind Loss
- 2020 - Appointed Appraiser by Insurance Carrier - Water Loss
- 2020 - Appointed Appraiser by Insurance Carrier - Hail Loss
- 2020 - Appointed Umpire by both Parties' Appraiser - Wind Loss
- 2020 - Appointed Umpire by both Parties' Appraiser - Hail Loss
- 2020 - Appointed Umpire by both Parties' Appraiser - Wind Loss
- 2019 - Appointed Umpire by both Parties' Appraiser - Hail Loss
- 2019 - Appointed Umpire by both Parties' Appraiser - Wind Loss
- 2019 - Appointed Appraiser by Policyholder - Wind Loss
- 2019 - Appointed Appraiser by Policyholder - Wind Loss
- 2019 - Appointed Appraiser by Policyholder - Hail Loss
- 2019 - Appointed Umpire by both Parties' Appraiser - Wind Loss
- 2019 - Appointed Appraiser by Insurance Carrier - Hail Loss
- 2019 - Appointed Umpire by both Parties' Appraiser - Wind Loss
- 2019 - Appointed Appraiser by Insurance Carrier - Wind Loss
- 2019 - Appointed Umpire by both Parties' Appraiser - Wind Loss
- 2019 - Appointed Umpire by both Parties' Appraiser - Hail Loss
- 2019 - Appointed Umpire by both Parties' Appraiser - Water Loss
- 2019 - Appointed Umpire by both Parties' Appraiser - Hurricane Loss
- 2019 - Appointed Umpire by both Parties' Appraiser - Hail Loss
- 2019 - Appointed Umpire by both Parties' Appraiser - Wind Loss
- 2019 - Court Appointed Umpire by Judge Deanna Johnson - Wind Loss
- 2019 - Appointed Umpire by both Parties' Appraiser - Wind Loss
- 2019 - Appointed Umpire by both Parties' Appraiser - Wind Loss
- 2019 - Appointed Umpire by both Parties' Appraiser - Hail Loss
- 2019 - Appointed Appraiser by Policyholder - Ice/Snow Loss
- 2019 - Appointed Umpire by both Parties' Appraiser - Wind Loss
- 2019 - Appointed Umpire by both Parties' Appraiser - Water Loss

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Curriculum Vitae

TECHNICAL ACTIVITIES CONTINUED:**Insurance Appraisal and Umpire History Continued:**

- 2019 - Appointed Umpire by both Parties' Appraiser - Hurricane Loss
- 2019 - Appointed Umpire by both Parties' Appraiser - Water Loss
- 2019 - Appointed Appraiser by Policyholder - Wind Loss
- 2019 - Appointed Appraiser by Policyholder - Hail Loss
- 2019 - Appointed Umpire by both Parties' Appraiser - Fire Loss
- 2019 - Appointed Umpire by both Parties' Appraiser - Wind Loss
- 2019 - Appointed Umpire by both Parties' Appraiser - Water Loss
- 2019 - Appointed Umpire by both Parties' Appraiser - Fire Loss
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- 2018 - Appointed Umpire by both Parties' Appraiser - Hail Loss
- 2018 - Appointed Appraiser by Policyholder - Wind Loss
- 2018 - Appointed Umpire by both Parties' Appraiser - Water Loss
- 2018 - Appointed Umpire by both Parties' Appraiser - Wind Loss
- 2018 - Appointed Umpire by both Parties' Appraiser - Wind Loss
- 2018 - Appointed Appraiser by Policyholder - Wind Loss
- 2018 - Appointed Appraiser by Policyholder - Tornado Loss
- 2018 - Appointed Appraiser by Policyholder - Hail Loss
- 2018 - Appointed Appraiser by Policyholder - Flood Loss
- 2018 - Court Appointed Umpire by Judge Barry Willett - Wind Loss
- 2018 - Appointed Umpire by both Parties' Appraiser - Hail Loss
- 2018 - Appointed Appraiser by Insurance Carrier - Hail Loss
- 2018 - Appointed Umpire by both Parties' Appraiser - Hail Loss
- 2018 - Appointed Umpire by both Parties' Appraiser - Fire Loss
- 2018 - Appointed Umpire by both Parties' Appraiser - Wind Loss
- 2018 - Appointed Appraiser by Policyholder - Hail Loss
- 2018 - Appointed Appraiser by Policyholder - Wind Loss
- 2018 - Appointed Appraiser by Policyholder - Hail Loss
- 2018 - Appointed Umpire by both Parties' Appraiser - Wind Loss
- 2018 - Court Appointed Umpire by Judge Kyle Atkins - Fire Loss
- 2018 - Appointed Umpire by both Parties' Appraiser - Hail Loss
- 2018 - Appointed Appraiser by Policyholder - Wind Loss
- 2018 - Appointed Umpire by both Parties' Appraiser - Water Loss
- 2018 - Appointed Umpire by both Parties' Appraiser - Hail Loss
- 2018 - Appointed Umpire by both Parties' Appraiser - Hail Loss
- 2018 - Appointed Umpire by both Parties' Appraiser - Hail Loss
- 2018 - Appointed Umpire by both Parties' Appraiser - Hail Loss
- 2018 - Appointed Umpire by both Parties' Appraiser - Wind Loss
- 2018 - Appointed Appraiser by Policyholder - Hail Loss
- 2018 - Appointed Appraiser by Policyholder - Wind Loss
- 2018 - Appointed Umpire by both Parties' Appraiser - Wind/Hail Loss
- 2018 - Appointed Appraiser by Policyholder - Wind Loss
- 2018 - Appointed Appraiser by Policyholder - Hail Loss
- 2018 - Appointed Umpire by both Parties' Appraiser - Hail Loss
- 2018 - Appointed Appraiser by Policyholder - Wind Loss

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Curriculum Vitae

TECHNICAL ACTIVITIES CONTINUED:**Insurance Appraisal and Umpire History Continued:**

- 2018 - Appointed Appraiser by Policyholder - Hail Loss
- 2018 - Appointed Umpire by both Parties' Appraiser - Wind/Hail Loss
- 2018 - Appointed Appraiser by Policyholder - Hail Loss
- 2017 - Appointed Appraiser by Policyholder - Wind Loss
- 2017 - Appointed Appraiser by Policyholder - Hail Loss
- 2017 - Appointed Umpire by both Parties' Appraiser - Hail Loss
- 2017 - Appointed Appraiser by Policyholder - Hail Loss
- 2017 - Appointed Umpire by both Parties' Appraiser - Hail Loss
- 2017 - Appointed Appraiser by Policyholder - Hail Loss
- 2017 - Appointed Appraiser by Policyholder - Wind Loss
- 2017 - Appointed Appraiser by Policyholder - Hail Loss
- 2017 - Appointed Appraiser by Policyholder - Hail Loss
- 2017 - Appointed Appraiser by Policyholder - Wind Loss
- 2017 - Appointed Umpire by both Parties' Appraiser - Wind Loss
- 2017 - Appointed Appraiser by Policyholder - Hail Loss
- 2017 - Appointed Appraiser by Policyholder - Wind Loss
- 2017 - Appointed Appraiser by Policyholder - Wind Loss
- 2017 - Appointed Appraiser by Policyholder - Wind Loss
- 2017 - Appointed Umpire by both Parties' Appraiser - Wind Loss
- 2017 - Appointed Appraiser by Policyholder - Wind Loss
- 2017 - Appointed Umpire by both Parties' Appraiser - Wind Loss
- 2017 - Appointed Appraiser by Policyholder - Wind Loss
- 2017 - Appointed Umpire by both Parties' Appraiser - Hail Loss
- 2017 - Appointed Appraiser by Policyholder - Wind/Hail Loss
- 2017 - Appointed Appraiser by Policyholder - Hail Loss
- 2017 - Appointed Umpire by both Parties' Appraiser - Hail Loss
- 2017 - Appointed Umpire by both Parties' Appraiser - Wind Loss
- 2017 - Appointed Umpire by both Parties' Appraiser - Hail Loss
- 2017 - Appointed Appraiser by Policyholder - Wind/Hail Loss
- 2017 - Appointed Appraiser by Policyholder - Wind Loss
- 2017 - Appointed Appraiser by Policyholder - Water Loss
- 2017 - Appointed Umpire by both Parties' Appraiser - Wind Loss
- 2017 - Appointed Umpire by both Parties' Appraiser - Wind Loss
- 2017 - Appointed Appraiser by Policyholder - Wind Loss
- 2017 - Appointed Umpire by both Parties' Appraiser - Wind Loss
- 2017 - Appointed Appraiser by Policyholder - Hail Loss
- 2017 - Appointed Appraiser by Policyholder - Hail Loss
- 2017 - Appointed Appraiser by Policyholder - Hail Loss
- 2017 - Appointed Umpire by both Parties' Appraiser - Hail Loss
- 2016 - Appointed Umpire by both Parties' Appraiser - Water Loss
- 2016 - Appointed Umpire by both Parties' Appraiser - Water Loss
- 2016 - Appointed Umpire by both Parties' Appraiser - Wind Loss
- 2016 - Appointed Appraiser by Insurance Carrier - Wind Loss
- 2016 - Appointed Umpire by both Parties' Appraiser - Wind/Hail Loss
- 2016 - Appointed Umpire by both Parties' Appraiser - Wind/Hail Loss
- 2016 - Appointed Appraiser by Policyholder - Wind/Hail Loss
- 2016 - Appointed Appraiser by Policyholder - Wind/Hail Loss
- 2015 - Appointed Appraiser by Policyholder - Fire Loss
- 2015 - Appointed Appraiser by Policyholder - Wind/Hail Loss
- 2014 - Appointed Appraiser by Insurance Carrier - Fire Loss
- 2013 - Appointed Appraiser by Policyholder - Wind/Hail Loss
- 2008 - Appointed Appraiser by Insurance Carrier - Hail Loss
- 2008 - Appointed Appraiser by Insurance Carrier - Wind Loss

Curriculum Vitae**SEMINARS AND SHORT COURSES ATTENDED:**

2022: “Ethical Business Practices: Diversity, Equity, and Inclusion”
- WebCE, Inc.

2021: “Good Faith, Bad Faith, No Faith at all”
- Rimkus Consulting Group

2021: “Structural Analysis: Impact of Snow Loads on Roofs”
- Rimkus Consulting Group

2020: “Sharpen the Pencil not the Sword” “Providing a True and Just Appraisal Award - Appraisal Umpire Certification Program”
- The Property Loss Appraisal Network (P.L.A.N.) [Instructor]

2020: “The “Do’s and Don’ts” of the Property Loss Appraisal Process - Appraiser Certification Program”
- The Property Loss Appraisal Network (P.L.A.N.) [Instructor]

2020: “Wind and Hail Damage”
- Rimkus Consulting Group

2019: “Estimating the Safe Workplace Repair Site”
- Merlin Law Group, Disaster Response Group, & 1 Life Safety

2019: “Protective Safeguards Endorsements”
- Merlin Law Group

2019: “What Is and How Do You Identify [Bad Faith] vs [Bad Adjustment]”
- Merlin Law Group

2019: “Adjusting Losses Where Fraud Has been Alleged”
- Lerner, Arnold, & Winston

2019: “Detection and Prevention of an Insurance Fraud”
- American Policyholders Association & Young Adjustment Company

2019: “The Use of Advanced Technology Including Drones and Other Remote Technologies”
- Merlin Law Group

2019: “Windstorm, Hail, and Related Causes of Damage”
- Merlin Law Group

2019: “Errors & Omissions Claims and How to Avoid Them”
- Pandit Law

2019: “Environmental Considerations in First Party Insurance Claims”
- Kramon & Graham

2019: “Identifying Flaws in Engineering Reports”
- Forensic Weather Consultants, Berger Singerman, & GCI Consultants

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Curriculum Vitae**SEMINARS AND SHORT COURSES ATTENDED:**

2019: "Adjuster Ethics - Appraisal, Conflict of Interest, Fee Sharing, Escrow Accounts, and the Like"

- Kramon & Graham, Young Adjustment Company, & Kellis Soffer

2019: "Umpire & Appraiser Certification - Certified Property Insurance Appraiser, Certified Property Insurance Umpire (CPAU)"

- Insurance Appraisal and Umpire Association, Inc. (IAUA)

2019: "OSHA 10 Certification Course"

- 1 Life Safety

2019: "The "Do's and Don'ts" of the Property Loss Appraisal Process - Appraisal Certification Program"

- The Property Loss Appraisal Network (P.L.A.N)

2019: "Haag Certified Inspector - Commercial Roofs V2"

- Haag Education

2019: "Haag Certified Inspector - Residential Roofs V2"

- Haag Education

2019: "IICRC Upholstery & Fabric Cleaning Course"

- Restoration Science Academy

2019: "IICRC Carpet Cleaning Course"

- Restoration Science Academy

2019: "Upholstery & Fabric Cleaning Course"

- Restoration Science Academy

2019: "Carpet Cleaning Course"

- Restoration Science Academy

2018: "Staying Up-to-Date with Low-Slope Roofing Trends, Standards and Innovations"

- Johns Manville

2018: "Essential Law For The Claims Professionals"

- International Risk Management Institute

2018: "Resiliency Starts at the Top with Your Low Slope Roof"

- General Aniline & Film (GAF)

2018: "Xactimate 28 Level 3 Certification Course"

- Top Adjuster Xactimate Training

2018: "Homeowners: Property Coverages & Covered Perils"

- International Risk Management Institute

2018: "Commercial Property Insurance"

- International Risk Management Institute

2018: "Ethics Performance With Integrity"

- International Risk Management Institute

2018: "Increased Building And Repair Costs Often Not Included In Construction Estimates"

- Merlin Law Group

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Curriculum Vitae**SEMINARS AND SHORT COURSES ATTENDED CONTINUED:**

2018: "Proving Wind Damage To Walls Windows And Roofs And New Hail Research"

- Merlin Law Group

2018: "Understanding Ice Dam And Weight Of Snow Ice Claims"

- Merlin Law Group

2018: "Most Overlooked Damages In Fire Claims"

- Merlin Law Group

2018: "Misrepresentations Mistakes How A False Statement Can Derail A Covered Claim"

- Merlin Law Group

2018: "Recent Cases Trends Impacting Public Adjusters"

- Merlin Law Group

2018: "Proving Hail Damage To Roofs VS. Preexisting Damage Or Wear Tear"

- Merlin Law Group

2018: "Methods Used To Delay Deny Claims"

- Merlin Law Group

2016: "2016 TWIA Commercial Adjuster Certification"

- 2021 Training, LLC

2016: "2016 TWIA/TFPA Residential Adjuster Certification"

- 2021 Training, LLC

2016: "Legal Principles Affecting The P&C Insurance Contract"

- International Risk Management Institute

2016: "Insurance Law For P&C Professionals"

- International Risk Management Institute

2016: "Claims Resolution"

- International Risk Management Institute

2016: "Ethics For The Claims Professional"

- International Risk Management Institute

2016: "Xactimate 28 Level 3 Certification Course"

- Top Adjuster Xactimate Training

2016: "United Services Automobile Association Certification Course"

- IAS Claim Services

2016: "RSA Fire Restoration 151 Course"

- Restoration Science Academy

2016: "RSA Odor Control 111 Course"

- Restoration Science Academy

2016: "IICRC Fire and Smoke Restoration Certification"

- Restoration Science Academy

2016: "IICRC Odor Control Technician Certification"

- Restoration Science Academy

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Curriculum Vitae**SEMINARS AND SHORT COURSES ATTENDED CONTINUED:**

2015: "2015 TWIA/TFPA Residential Adjuster Certification"
- 2021 Training, LLC

2014: "Texas Measure of Damages for First Party Property Losses"
- Merlin Law Group

2014: "Ethical Consideration Permissible vs. Fraudulent Conduct"
-Merlin Law Group

2014: "Adjuster Liability: Sources and Mitigation of Risk"
- Wardlaw Claims Service

2014: "Basic Parts of the Insurance Contract"
- Wardlaw Claims Service

2014: "Property Claims Estimating Tricks and Tips"
- Wardlaw Claims Service

2013: "Estimating Fire and Water Losses"
- Wardlaw Claims Service

2013: "Bad Faith in Claims Handling"
- Doyen Sebesta

2013: "Fire Related Evidence Preservation/Recovery"
- Donan Engineering

2013: "Lightning Claims"
- Donan Engineering

2013: "Metal Roofs Damage Assessment"
- Haag Education

2013: "Water Intrusion"
- Donan Engineering

2013: "Wind & Hail 100S"
- Donan Engineering

2012: "Asphalt Shingle Residential Roofing 300"
- Donan Engineering

2012: "Ethics for Insurance Professionals"
- Rainbow International Restoration & Cleaning

2012: "Water Damage Restoration Current Trends & Standards"
- Rainbow International Restoration & Cleaning

2012: "Assessing Catastrophe Damage to HVAC Systems"
- Rimkus Consulting Group

2012: "Business Interruption & Lost Profits"
- Rimkus Consulting Group

2012: "Commercial Roof Construction & Damage"
- Rimkus Consulting Group

2012: "TWIA Adjuster Workshop"
- Texas Windstorm Insurance Association

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Curriculum Vitae**SEMINARS AND SHORT COURSES ATTENDED CONTINUED:**

2011: "Xactimate 27 Training for Adjusters"
- Mason Catastrophe Claims Services

2010 "Roofing Claims Overview"
- ITEL Laboratories

2010: "Siding Claims Overview"
- ITEL Laboratories

2010: "Corrugated Stainless Steel & Lightning Protection Requirement"
- PT&C Forensic Consulting Services

2010: "Identifying the Cause of Wood Floor Damage"
- PT&C Forensic Consulting Services

2010: "Introduction to Fire Investigation"
- PT&C Forensic Consulting Services

2010: "Introduction to Rope and Harness"
- Catastrophe Career Specialists

2010: "Roofing Claims and Infrared Technology"
- PT&C Forensic Consulting Services

2010: "Automobile Subrogation in Texas"
- John D. Malanga

2010: "Delivering Better Catastrophe Adjusting Services"
- Mason Catastrophe Claims Services

2010: "So What's the Ya'llternative Ethics"
- Mason Catastrophe Claims Services

2010: "Textile Restoration Procedures and Economics"
- Certified Restoration Drycleaning Network

2010: "The Adjuster's Role in the Personal Injury Lawsuit"
- John D. Malanga

2010: "Xactimate & Xactanalysis Helpful Hints"
- Mason Catastrophe Claims Services

2010: "Ethics for Insurance Industry Professionals"
- Steamatic

2010: "Mechanical Damage to Roofs"
- Haag Education

2010: "Wind vs. Wave Damage Assessment"
- Haag Education

2010: "Court Decisions"
- PT&C Forensic Consulting Services

2010: "Foundation Assessments"
- PT&C Forensic Consulting Services

2010: "Red Flags - Fraud Fines"
- PT&C Forensic Consulting Services

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Curriculum Vitae**SEMINARS AND SHORT COURSES ATTENDED CONTINUED:**

2010: "Roof Expo 2010"
- Lon Smith Roofing

2010: "Restoration Techniques for Special Textiles and Garments"
- Certified Restoration Drycleaning Network

2009: "Roof Construction, Materials & Damages"
- Rimkus Consulting Group

2007: "California Earthquake Adjuster Accreditation Course"
- Haag Engineering Co.

2007: "Earthquake Damage and Reconstruction"
- Haag Engineering Co

2007: "Commercial Roofs Damage Assessment"
- Haag Engineering Co.

2007: "Defending UM/UIM Claims in Texas"
- John D. Malanga

2007: "Roof Construction, Materials & Problems"
- Rimkus Consulting Group

2006: "Bad Faith in Texas"
- John D. Malanga

2006: "Siding Damage Assessment"
- Haag Engineering Co.

2006: "Sudden Damage vs. Maintenance Problems in Buildings"
- Haag Engineering Co.

2006: "Composition Roofs Damage Assessment"
- Haag Engineering Co.

2006: "Tile Roofs Damage Assessment"
- Haag Engineering Co.

2006: "Wind vs. Wave Damage Assessment"
- Haag Engineering Co.

2005: "Water Damage and Dehumidifying"
- Haag Engineering Co.

2005: "Sudden Damage vs. Maintenance Problems in Buildings"
- Haag Engineering Co.

2005: "Wood Roofs Damage Assessment"
- Haag Engineering Co.

2005: "Composition Roofs Damage Assessment"
- Haag Engineering Co.

2005: "Ins. Co./Def. Counsel Rel. In Texas"
- John D. Malanga

2005: "Residential Structures"
- Total Restoration/InStar Services Group

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Curriculum Vitae**TECHNICAL RESPONSIBILITIES:****Catastrophic Property Claims Insurance Adjuster:**

- Immediately deployed to affected catastrophe sites within 48 hours following a catastrophic event
- Served as a catastrophic property claims adjuster on behalf of insurance carriers for natural disasters and catastrophic events
- Inspected property losses that were subjected to catastrophic failure
- Prepared detailed estimates and diagrams related to the restoration of damaged property due to catastrophic failure
- Re-inspected catastrophic property claims to validate proper estimating and settlement procedures
- Negotiated and settled first-party catastrophic losses on behalf of insurance carriers

Property and Casualty Insurance Adjuster:

- Insurance carrier representation in first-party & casualty insurance claims
- Inspected and estimated property damage on behalf of more than seventy insurance carriers including seven of the largest insurers in the U.S.
- Prepared scale diagrams of damaged and undamaged structures
- Prepared detailed estimates related to the restoration of damaged property
- Inspected residential properties valued up to \$4,000,000.00
- Inspected commercial properties valued up to \$36,000,000.00
- Insurance appraisal services on behalf of insurance carriers
- Investigated structure damage due to natural disasters
- Investigated structure damage due to man-made accidents
- Investigated causality claims on behalf of insurance carriers
- Re-inspected first-party insurance claims to validate proper estimating and settlement procedures
- Insurance carrier representation in third party insurance claims
- Negotiated and settled first-party property and casualty losses on behalf of insurance carriers

Public Insurance Adjuster:

- Policyholder representation in first-party insurance claims
- Inspected and estimated property damage on behalf of policyholders
- Policy review and analysis as appropriate
- Prepared scale diagrams of damaged structures
- Residential and commercial insurance policy evaluation
- Residential and commercial insurance policy application
- Investigated structure damage due to natural disasters
- Investigated structure damage due to man-made accidents
- Pre-loss inspection and evaluation
- Post-loss consulting
- Cause of loss review and consulting
- Cost of damage review and consulting
- Scope of work review consulting
- Digital loss reconstruction
- Consulting support related to common insurance practices, methods, and standards
- Negotiated and settled first-party property losses on behalf of policyholders

TECHNICAL RESPONSIBILITIES CONTINUED:**Construction Building Consultant:**

- Provide consulting and expert witness services regarding causation of damage, repair methodology, construction, loss adjusting, and cost estimating.

Partial List of Construction Building Consulting Experience:

- Arkansas - Served as a consulting expert for a 377,000 square-foot roofing project for a multi-purpose area. Opined on the roofing specifications, design, and instillation details.
- Arkansas - Served as a consulting expert for a 220,000 square-foot roofing project for a distribution facility. Opined on the causation of damage and the acceptable methods of repair.
- Arkansas - Served as a consulting expert for a \$5.2 million-dollar roofing project for a manufacturing and distribution complex. Opined on the causation of damage, acceptable methods of repair, and the appropriate cost of repairs.
- Arkansas - Served as a consulting expert for a \$14 million-dollar municipality roofing project. Opined on the causation of damage, acceptable methods of repair, and the appropriate cost of repairs.
- Arkansas - Served as a consulting expert for a downtown and high-rise roofing project for a multi-structure financial institute. Opined on the causation of damage, acceptable methods of repair, and the appropriate cost of repairs.
- Indiana - Served as a consulting expert for a 65,000 square-foot roofing project for a retail shopping center. Opined on the causation of damage.
- Kentucky - Served as a consulting expert for a 97,000 square-foot roofing project for a retail shopping center. Opined on the causation of damage, acceptable methods of repair, and the appropriate cost of repairs.
- Mississippi - Served as a consulting expert for a \$2.4 million-dollar roofing project for a retail shopping center. Opined on the causation of damage, acceptable methods of repair, and the appropriate cost of repairs.
- Mississippi - Served as a consulting expert for a 140,000 square-foot roofing project for an industrial structure. Opined on the causation of damage, acceptable methods of repair, and the appropriate cost of repairs.
- Mississippi - Served as a consulting expert for a 215,000 square-foot roofing project for a multi-structure medical facility. Opined on the causation of damage and the acceptable methods of repair.
- Missouri - Served as a consulting expert for a 245,000 square-foot roofing project for a multi-structure retail shopping center. Opined on the causation of damage and the acceptable methods of repair.

Curriculum Vitae**TECHNICAL RESPONSIBILITIES CONTINUED:****Partial List of Consulting and Construction Experience Continued:**

- Missouri - Served as a consulting expert for a \$2.2 million-dollar roofing project for a multi-structure homeowners association. Opined on the appropriate cost of repairs.
- Tennessee - Served as a consulting expert for a residential fire loss in excess of \$400,000. Opined on the acceptable methods of repair for burned structural members and the appropriate cost of repairs.
- Tennessee - Served as a consulting expert for a multi-family fire loss involving damage to multiple units. Opined on the acceptable methods of repair for smoke & soot remediation and the appropriate cost of repairs.
- Tennessee - Served as a consulting expert for a \$3.9 million-dollar roofing project for a multi-structure homeowners association. Opined on the acceptable methods of repair, and the appropriate cost of repairs.
- Tennessee - Served as a consulting expert for a commercial fire loss exceeding \$500,000. Opined on the acceptable methods of repair for smoke & soot remediation and the appropriate cost of repairs.
- Tennessee - Served as a consulting expert for a roof collapse loss for an assisted living facility. Opined on the acceptable methods of repair.
- Tennessee - Served as a consulting expert for a 650,000 square-foot roofing project for an industrial complex involving multiple structures. Opined on the causation of damage and acceptable methods of repairs.
- Tennessee - Served as a consulting expert for a \$800,000 roofing project for a recreational center. Opined on the acceptable methods of repair and the appropriate cost of repairs.
- Tennessee - Served as a consulting expert for a 300,000 square-foot roofing project for a multi-structure college preparatory school. Opined on the causation of damage and the acceptable methods of repairs.
- Tennessee - Served as a consulting expert for a \$12 million-dollar roofing project for a manufacturing and distribution center. Opined on the acceptable methods of repair, and the appropriate cost of repairs.
- Tennessee - Served as a consulting expert for a \$3.6 million-dollar roofing project for a distribution complex. Opined on the causation of damage, acceptable methods of repair, and the appropriate cost of repairs.
- Tennessee - Served as a consulting expert for a 815,000 square-foot roofing project for a manufacturing and distribution complex. Opined on the causation of damage and acceptable methods of repair.
- Texas - Served as a consulting expert for a 58,000 square-foot roofing project for a multi-structure non-profit organization. Opined on the causation of damage, acceptable methods of repair, and the appropriate cost of repairs.

Curriculum Vitae**TECHNICAL RESPONSIBILITIES CONTINUED:****Catastrophic Deployment Events:**

2021:	Western Kentucky/Tennessee	Tornado
2021:	Central United States	Ice Storm
2020:	Nashville, Tennessee	Tornado
2019:	Little Rock, Arkansas	Tornado
2018:	Greenville, Mississippi	Hail Storm
2018:	Pine Bluff, Arkansas	Hail Storm
2018:	Jackson, Tennessee	Ice Storm
2017:	Jackson, Tennessee	Hail Storm
2016:	Jackson, Tennessee	Hail Storm
2016:	Gatlinburg, Tennessee	Wildfire
2015:	Port Arthur, Texas	Hail Storm
2014:	Abilene, Texas	Hail Storm
2014:	Allice, Texas	Hail Storm
2014:	Wills Point, Texas	Hail Storm
2014:	Allen, Texas	Hail Storm
2013:	Lubbock, Texas	Hail Storm
2013:	Amarillo, Texas	Hail Storm
2013:	Indianapolis, Indiana	Hail Storm
2012:	Indianapolis, Indiana	Hail Storm
2012:	New Orleans, Louisiana	Hurricane Isaac
2012:	Dallas/Fort Worth, Texas	Hail Storm
2012:	Henderson, Tennessee	Tornado
2012:	Louisville, Kentucky	Hail Storm
2011:	Williamston, North Carolina	Hurricane Irene
2011:	Dayton, Ohio	Hail Storm
2011:	Memphis, Tennessee	Tornado
2010:	Phoenix, Arizona	Hail Storm
2010:	Colorado Springs, Colorado	Hail Storm
2010:	Williamstown, New Jersey	Wind Storm
2010:	Selmer, Tennessee	Tornado
2009:	Lexington, Kentucky	Ice Storm
2009:	Oklahoma City, Oklahoma	Hail Storm
2009:	Memphis, Tennessee	Tornado
2008:	Houston, Texas	Hurricane Ike
2008:	New Orleans, Louisiana	Hurricane Gustav
2008:	Brownsville, Texas	Hurricane Dolly
2008:	Amarillo, Texas	Hail Storm
2008:	Minneapolis, Minnesota	Hail Storm
2008:	Jackson, Tennessee	Tornado
2007:	Jackson, Tennessee	Hail Storm
2006:	Memphis, Tennessee	Tornado
2006:	Gallatin, Tennessee	Tornado
2006:	Brownwood, Texas	Hail Storm
2005:	Fort Lauderdale, Florida	Hurricane Wilma
2005:	New Orleans, Louisiana	Hurricane Katrina
2005:	Key West, Florida	Hurricane Dennis
2005:	Albuquerque, New Mexico	Hail Storm
2004:	Winter Haven, Florida	Hurricane Jeanne
2004:	Kissimmee, Florida	Hurricane Frances
2004:	Orlando, Florida	Hurricane Charley
2003:	Memphis, Tennessee	Wind Storm
2003:	Jackson, Tennessee	Tornado
2003:	Midland, Texas	Hail Storm

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Curriculum Vitae**PREVIOUS CLIENT ASSOCIATION:**

21st Century-AAA Auto Club—Acceptance Indemnity Insurance—All American Roofing—Allstate—American Commerce—American Modern—American Summit—Amica Mutual—Anchor Managing General Agency—ANPAC—Armed Forces—Atlas General Agency—Attorney General's Office of Tennessee—Balboa—Beal Law Office—Butsch-Roberts & Associates—Byron-Carlson-Petri-Kalb—Carmody-MacDonald—Chubb Group—Church Mutual—Citizens—City of McMoresville—CJW & Associates—Commerce Group—Commercial Claims Tech—Compass Adjusting—Cotton States—Donegal—Eagle Adjusting—Electric—Elite Adjusting Services—Elite Contractors—Erie—Esurance—Faith Deliverance Center—Farmers Mutual—Fidelity National—Fireman's Fund—First Acceptance—First American—First Baptist Church—Foam Fabricators—Fourseventy Claim Management—Franklin Christian Church—Geico—General Electric—Gilbert-McWherter-Scott-Bobbitt—GMAC—Golden Circle Graphics—Great American—GuideOne—Harold Hall Roofing—Heckethorn Manufacturing—Home Baptist Church—Homesite—Indiana Insurance—Insurance Claims Adjusters—Insurance Claims Specialists—Imperial Inn—Jacobson-Press-Fields—Kemper—Kentucky Farm Bureau—Larson-King—Liberty Mutual Agency Markets—Liberty Mutual—LOGIC Church—Lloyds of London—Martin-Tate—McLarens Young International—Mehr, Fairbanks & Peterson—MiniCo—Mission Select—Morgan & Morgan—National Lloyds—New Jersey Manufacturers—New St. Luke MB Church—North Carolina Farm Bureau—Northcross Restoration—North Pointe—Ohio Casualty—Olympic Steak & Pizza—Pacesetter Claims Service—Peerless—Pharmacists Mutual—Progressive—Pro Point—Prudential—QBE—Ranchers & Farmers—RD&M Construction—Red Roof Inn—Republic Group—Resnick & Louis—Safeco—Scottsdale—Seiler & Houston—Sentry—Seventh Day Adventist Church—Sher-Corwin-Winters—Shuttleworth—Southern Trust—Southwestern Business Corporation—State Farm—Team One Adjusting Services—Tennessee Farm Bureau—Texas Fair Plain Association—Texas Farm Bureau—Texas Windstorm Insurance Association—The Campbell Firm—Titan Quality Roofing & Construction—Union Standard—Unitrin—Unity Claims Management—Universal North America—USAA—Volunteer Management & Development—Waller Lansden Dortch & Davis—Wells Fargo Homeowners—Western World—York Risk Services Group—ZC Sterling—Zelle—Zion Church

AREAS OF EXPERIENCE:

- Principal adjuster assigned to more than 6,000 first-party insurance claims
- Personally examined or studied more than 6,000 roof systems
- Chief building consultant assigned to a \$14 million-dollar municipality roofing project
- Roofing surfaces and components
- Causation determination of damage to roof surfaces and components
- Construction defects vs. storm damage to roof surfaces and components
- Insurance appraisals & umpire service
- Insurance claim negotiation and settlement procedures
- Building damage assessments
- Large loss reconstruction
- Line item estimating
- Insurance policy application
- Insurance claim standard practices
- Insurance adjusting standard practices
- Insurance claim dispute resolutions
- Property loss analysis
- Casualty loss analysis
- Xactimate principals & components
- Xactimate line item classification
- Xactimate comparisons and deductions
- Xactimate certified subject matter expert

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EXHIBIT B

EXHIBIT**6**

exhibitster.com

Insured: KEVIN AND DEBORAH LEDFORD
Property: 667 W JUAN TABO LN
REPUBLIC, MO 65738
Home: 667 W JUAN TABO LN
REPUBLIC, MO 65738

Cell: (417) 844-7661

Claim Rep.: Connor Kidd
Business: 1301 E Collins Blvd
Richardson, TX 75081

Business: (816) 337-6044
E-mail: cskidd@travelers.com

Estimator: Connor Kidd
Business: 1301 E Collins Blvd
Richardson, TX 75081

Business: (816) 337-6044
E-mail: cskidd@travelers.com

Reference:
Company: THE TRAVELERS HOME AND MARINE
INSURANCE COMPANY

Claim Number: ICP0526001H

Policy Number: 0CNN41996943798633
1

Type of Loss: Windstorm

Coverage	Deductible	Policy Limit
Dwelling	\$1,500.00	\$226,000.00
Other Structures	\$0.00	\$55,700.00
Contents	\$0.00	\$158,200.00

Date Contacted: 12/3/2018 2:34 PM

Date of Loss: 12/1/2018 12:00 AM

Date Inspected: 12/11/2018 11:30 AM

Date Est. Completed: 12/11/2018 5:00 PM

Date Received: 12/3/2018 12:00 AM

Date Entered: 12/11/2018 2:34 PM

Price List: MOSR8X_DEC18
Restoration/Service/Remodel
Estimate: ICP0526001HCARRIER

Depreciate Material: Yes
Depreciate Non-material: Yes
Depreciate Removal: No

Depreciate O&P: Yes
Depreciate Taxes: Yes

ICP0526001HCARRIER**Roof**

DESCRIPTION	QUANTITY	UNIT PRICE	TAX	RCV	DEPREC.	ACV
1. Remove Laminated - comp. shingle rfg. - w/ felt	36.85 SQ	41.12	0.00	1,515.27	(0.00)	1,515.27
2. Roofing felt - 15 lb.	36.85 SQ	20.77	17.69	783.06	(469.83)	313.23
3. Laminated - comp. shingle rfg. - w/out felt	42.67 SQ	161.98	322.34	7,234.03	(2,893.62)	4,340.41
4. R&R Drip edge	219.58 LF	1.87	12.10	422.72	(126.87)	295.85
5. R&R Valley metal - (W) profile	117.00 LF	5.21	26.08	635.65	(200.69)	434.96
6. Detach & Reset Roof vent - turtle type - Plastic	14.00 EA	33.91	0.63	475.37	(0.00)	475.37
7. Install Flashing - pipe jack	3.00 EA	18.89	0.00	56.67	(19.43)	37.24
8. R&R Exhaust cap - through roof - 6" to 8"	1.00 EA	69.70	2.76	72.46	(22.63)	49.83
9. Remove Additional charge for steep roof - 7/12 to 9/12 slope	36.85 SQ	10.07	0.00	371.08	(0.00)	371.08
10. Additional charge for steep roof - 7/12 to 9/12 slope	36.85 SQ	26.45	0.00	974.68	(467.85)	506.83
Totals: Roof			381.60	12,540.99	4,200.92	8,340.07
Line Item Totals: ICP0526001HCARRIER			381.60	12,540.99	4,200.92	8,340.07

Summary for Dwelling

Line Item Total	12,159.39
Material Sales Tax	381.60
Replacement Cost Value	\$12,540.99
Less Depreciation	(4,200.92)
Actual Cash Value	\$8,340.07
Less Deductible	(1,500.00)
Net Claim	\$6,840.07
Total Recoverable Depreciation	4,200.92
Net Claim if Depreciation is Recovered	\$11,040.99

Connor Kidd

Recap of Taxes

	Material Sales Tax (8.35%)	Manuf. Home Tax (8.35%)	Food Tax (5.35%)
Line Items	381.60	0.00	0.00
Total	381.60	0.00	0.00

EXHIBIT C

EXHIBIT**7**

exhibitsticker.com

Insured: KEVIN AND DEBORAH LEDFORD
Property: 667 W JUAN TABO LN
REPUBLIC, MO 65738
Home: 667 W JUAN TABO LN
REPUBLIC, MO 65738

Cell: (417) 844-7661

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Estimator: Connor Kidd
Business: 1301 E Collins Blvd
Richardson, TX 75081

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Reference:
Company: THE TRAVELERS HOME AND MARINE
INSURANCE COMPANY

Claim Number: ICP0526001H

Policy Number: 0CNN41996943798633
1

Type of Loss: Windstorm

Coverage	Deductible	Policy Limit
Dwelling	\$1,500.00	\$226,000.00
Other Structures	\$0.00	\$55,700.00
Contents	\$0.00	\$158,200.00

Date Contacted: 12/3/2018 2:34 PM

Date of Loss: 12/1/2018 12:00 AM

Date Inspected: 12/11/2018 11:30 AM

Date Est. Completed: 12/11/2018 5:00 PM

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Price List: MOSR8X_DEC18
Restoration/Service/Remodel
Estimate: ICP0526001HCARRIER

Depreciate Material: Yes
Depreciate Non-material: No
Depreciate Removal: No

Depreciate O&P: No
Depreciate Taxes: Yes

ICP0526001HCARRIER**Roof**

DESCRIPTION	QUANTITY	UNIT PRICE	TAX	RCV	DEPREC.	ACV
1. Remove Laminated - comp. shingle rfg. - w/ felt	36.85 SQ	41.12	0.00	1,515.27	(0.00)	1,515.27
2. Roofing felt - 15 lb.	36.85 SQ	20.77	17.69	783.06	(137.74)	645.32
3. Laminated - comp. shingle rfg. - w/out felt	42.67 SQ	161.98	322.34	7,234.03	(1,673.08)	5,560.95
4. R&R Drip edge	219.58 LF	1.87	12.10	422.72	(53.84)	368.88
5. R&R Valley metal - (W) profile	117.00 LF	5.21	26.08	635.65	(116.05)	519.60
6. Detach & Reset Roof vent - turtle type - Plastic	14.00 EA	33.91	0.63	475.37	(0.00)	475.37
7. Install Flashing - pipe jack	3.00 EA	18.89	0.00	56.67	(0.00)	56.67
8. R&R Exhaust cap - through roof - 6" to 8"	1.00 EA	69.70	2.76	72.46	(12.26)	60.20
9. Remove Additional charge for steep roof - 7/12 to 9/12 slope	36.85 SQ	10.07	0.00	371.08	(0.00)	371.08
10. Additional charge for steep roof - 7/12 to 9/12 slope	36.85 SQ	26.45	0.00	974.68	(0.00)	974.68
Totals: Roof			381.60	12,540.99	1,992.97	10,548.02
Line Item Totals: ICP0526001HCARRIER			381.60	12,540.99	1,992.97	10,548.02

Summary for Dwelling

Line Item Total	12,159.39
Material Sales Tax	381.60
Replacement Cost Value	\$12,540.99
Less Depreciation	(1,992.97)
Actual Cash Value	\$10,548.02
Less Deductible	(1,500.00)
Net Claim	\$9,048.02
Total Recoverable Depreciation	1,992.97
Net Claim if Depreciation is Recovered	\$11,040.99

Connor Kidd

Recap of Taxes

	Material Sales Tax (8.35%)	Manuf. Home Tax (8.35%)	Food Tax (5.35%)
Line Items	381.60	0.00	0.00
Total	381.60	0.00	0.00